



UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: Patrick J. Houle, E. Paul Tinsley, Daniel Griffin and Shawn Salm

Application No.: 10/697,719 Filed Date: October 30, 2003

Confirmation No. 8370 Group: 2152 Examiner: Not Assigned

For: Integrated Systems and Method for Insurance Products

CERTIFICATE OF MAILING	
I Herby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as First Class Mail in an envelope addressed to Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450	
Date	Signature
<u>March 31, 2004</u> <u>Sharon R. Lloyd</u>	
_____ <u>Sharon R. Lloyd</u> Typed or printed name of person signing certificate	

INFORMATION DISCLOSURE STATEMENT

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

This Information Disclosure Statement is submitted:

- [] under 37 CFR 1.129(a), or
(First/Second submission after Final Rejection)
- [X] under 37 CFR 1.97(b), or
(Within any one of the following time periods: three months of filing national application (other than a CPA) or date of entry of the national stage in an international application; or before the mailing date of a first office action on the merits in a non-provisional application, including a CPA, or a Request for Continued Examination).
- [] under 37 CFR 1.97(c) together with either:
[] a Statement under 37 CFR 1.97(e), as checked below, or
[] a \$180.00 fee under 37 CFR 1.17(p), or
(More than 3 months after receipt of the International Search Report, but before final action or notice of allowance, whichever occurs first)
- [] under 37 CFR 1.97(d) together with:
[] a Statement under 37 CFR 1.97(e), as checked below, and
[] a \$180.00 fee under 37 CFR 1.17(p), or
(Filed after final action or notice of allowance, whichever occurs first, but on or before payment of the issue fee)
- [] under 37 CFR 1.97(i):
Applicant requests that the IDS and cited reference(s) be placed in the application filewrapper.
(Filed after payment of issue fee)

Statement Under 37 CFR 1.97(e)

- [] Each item of information contained in this Information Disclosure Statement was first cited in any communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of this Information Disclosure Statement; or
- [] No item of information contained in this Information Disclosure Statement was cited in a communication from a foreign patent office in a counterpart foreign application, and, to the knowledge of the undersigned, after making reasonable inquiry, no item of information contained in the information disclosure statement was known to any individual designated in 37 CFR 1.56(c) more than three months prior to the filing of this Information Disclosure Statement.

Statement Under 37 CFR 1.704(d) (Patent Term Adjustment)

Applies to original applications (other than design) filed on or after May 29, 2000

- [] Each item of information contained in the Information Disclosure Statement was cited in a communication from a foreign patent office in a counterpart application and this communication was not received by any individual designated in § 1.56(c) more than thirty days prior to the filing of the Information Disclosure Statement.

Enclosed herewith is form PTO-1449:

- [X] Copies of the cited references (AL-AN3) are enclosed.
- [] In accordance with 37 C.F.R. § 1.98 (d), copies of cited references (*list reference not enclosed*) are not enclosed as these references were entered in earlier application, U.S. Application No. [], to which the present application claims priority under 35 U.S.C. 120. The earlier application contains copies of the cited references.
- [] If copies of references [*list references not enclosed*] would benefit the Examiner of this case, the Examiner is invited to call the undersigned attorney and copies will be forwarded immediately.
- [] Listed references [] were cited in the enclosed International Search Report in a counterpart foreign application.

Concise Explanation Requirement (non-English references):

- [X] The "concise explanation" requirement (non-English references) for reference AL under 37 CFR 1.98(a)(3) is satisfied by:
 - [] the explanation provided on the attached sheet.
 - [] the explanation provided in the Specification.
 - [] submission of the enclosed International Search Report.
 - [X] the enclosed English language abstract.

[] Applicant requests that the following pending applications be considered:

Examiner's
Initials

____ U.S. Patent Application No. [], Publication No. [], Publication Date [],
by [inventor(s)], filed [], Docket No.: []

____ U.S. Patent Application No. [], Publication No. [], Publication Date [],
by [inventor(s)], filed [], Docket No.: []

____ U.S. Patent Application No. [], Publication No. [], Publication Date [],
by [inventor(s)], filed [], Docket No.: []

____ Examiner

____ Date

- [] A copy of each above-cited application, including the current claims, is enclosed.
- [] A copy of each above-cited application, including the current claims, is enclosed, except those entered in prior application, U.S. Application No. [], to which priority under 35 U.S.C. 120 is claimed.

The Examiner is requested to return a copy of the above list of pending applications indicating which references were considered with the next office communication.

It is requested that the information disclosed herein be made of record in this application.

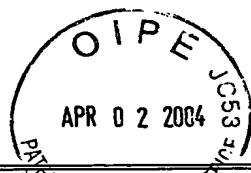
Method of payment:

- [] A check for the fee noted above is enclosed, or the fee has been included in the check with the accompanying Reply. A copy of this Statement is enclosed.
- [] Please charge Deposit Account No. 50-1935 in the amount of \$[]. A copy of this Statement is enclosed.
- [X] Please charge any deficiency in fees and credit any overpayment to Deposit Account No. 50-1935.

Respectfully submitted,
BOWDITCH & DEWEY, LLP

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PTO-1449 REPRODUCED INFORMATION DISCLOSURE CITATION IN AN APPLICATION March 31, 2004 (Use several sheets if necessary)			ATTORNEY DOCKET NO.	APPLICATION NO.			
			082238.3000-101	10/697,719			
			APPLICANT				
			Patrick J. Houle, et al.				
FILING DATE	GROUP						
October 30, 2003	2152						
U.S. PATENT DOCUMENTS							
EXAM- INER INI- TIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUB- CLASS	FILING DATE IF APPROPRIATE
	AA	4,831,526	16 MAY 1989	Luchs et al.	364	401	
	AB	5,537,315	16 JUL 1996	Mitcham	364	408	
	AC	5,655,085	05 AUG 1997	Ryan et al.	364	401 R	
	AD	5,873,066	16 FEB 1999	Underwood et al.	705	4	
	AE	6,009,402	28 DEC 1999	Whitworth	705	4	
	AF	6,148,298	14 NOV 2000	LaStrange et al.	707	5	
FOREIGN PATENT DOCUMENTS							
		DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUB- CLASS	TRANSLATION YES NO
	AL	JP 9319812	12 DEC 1997	Japan (Abstract)			
	AM	WO 97/40460	30 OCT 1997	PCT			
	AN	WO 00/72219	30 NOV 2000	PCT			
	AO	WO 00/75821	14 DEC 2000	PCT			
	AP	WO 01/01283	04 JAN 2001	PCT			
	AQ	WO 01/09811	08 FEB 2001	PCT			
	AL2	WO 01/11517	15 FEB 2001	PCT			
	AM2	WO 01/16845	08 MAR 2001	PCT			
	AN2	WO 01/33465	10 MAY 2001	PCT			
	AO2	WO 01/39090	31 MAY 2001	PCT			
	AP2	WO 00/58853	05 OCT 2000	PCT			
	AQ2	WO 00/43901	27 JUL 2000	PCT			
	AL3	WO 00/29950	25 MAY 2000	PCT			
	AM3	WO 00/38073	29 JUN 2000	PCT			
	AN3	WO 00/42556	20 JUL 2000	PCT			
	AO3						
EXAMINER			DATE CONSIDERED				